

STORE	INTEREST RATE	TEASER DEAL	GRACE PERIOD	LATE CHARGE
Abercrombie & Fitch	22.80%		25	\$20
Ann Taylor	22.80%	10% off first purchase	25	\$25
Banana Republic	19.80%	15% off first purchase	26	\$10
Best Buy	19.80%	No int. for 12 mths	25	\$10
Bon Ton	21.60%	-	30	\$25
Crate & Barrel	19.80%	-	25	\$25
Express	22.80%	-	25	\$20
Filene's Basement	18.40%	10% off first purchase	-	-
J. Crew	20.99%	15% off coupon	25	\$20
JC Penny	21.00%	10% off first purchase	25	\$10
Kohl's	12.99%	-	30	\$25
Lane Bryant	22.80%	15% off first purchase	25	\$20
Lerner New York	22.80%	-	25	\$20
Lord & Taylor	21.60%	10% off first purchase	25	\$25
Macy's	21.60%	10% off first purchase	25	\$25
Pottery Barn	19.00%	5% off for 30 days	25	\$20
Radio Shack	23.85%	10% off first purchase	-	-
Sears	22.15%	No int. for 24 mths	20	\$10
Talbots	21.60%	10% off during birthday month, rewards program	25	\$25
Victoria's Secret	22.80%	Up to \$75 in savings	25	\$20
Average	21.05%	-	25	\$20